

**Information to identify the case:**Debtor 1 **Nancy Jane Reed-Gates**Social Security number or ITIN **xxx-xx-6568**

First Name Middle Name Last Name

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **WESTERN DISTRICT OF  
PENNSYLVANIA**Date case filed for chapter **7 8/30/18**Case number: **18-70613-JAD****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nancy Jane Reed-Gates	
2. All other names used in the last 8 years	dba All About You	
3. Address	413 West Locust Street Clearfield, PA 16830	
4. Debtor's attorney Name and address	Donald M. Hahn Stover McGlaughlin Gerace Weyandt et al 122 East High Street Bellefonte, PA 16823	Contact phone 814-355-8235 Email: <a href="mailto:dhahn@nittanylaw.com">dhahn@nittanylaw.com</a>
5. Bankruptcy trustee Name and address	Lisa M. Swope Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: <a href="mailto:lbs@nsslawfirm.com">lbs@nsslawfirm.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 9/4/18
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>October 10, 2018 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Jury Assembly Room, Basement,          Blair County Courthouse, 423          Allegheny Street, Hollidaysburg,          PA 16648</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 12/10/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Nancy Jane Reed-Gates**  
**dba All About You**  
Debtor(s)

Bankruptcy Case No.: 18-70613-JAD  
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75<sup>th</sup> day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: September 4, 2018

Jeffery A. Deller  
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Nancy Jane Reed-Gates  
 Debtor

Case No. 18-70613-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: aala  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Sep 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2018.

db +Nancy Jane Reed-Gates, 413 West Locust Street, Clearfield, PA 16830-1611  
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,  
 Ebensburg, PA 15931-0270  
 14907551 +All Tran Financial, LP, P.O. Box 610, Sauk Rapids, MN 56379-0610  
 14907552 +Atlantic Broadband, 669 E. Main St., Bradford, PA 16701-1816  
 14907554 Capital Management Services, LP, 698.5 S. Ogden St., Buffalo, NY 14206  
 14907556 +Cavalry SPV I, LLC, c/o Apothaker Scian, PC, P.O. Box 5496, Mt. Laurel, NJ 08054-5496  
 14907561 +Diversified Adjustment Service, Inc., P.O. Box 32145, Fridley, MN 55432-0145  
 14907563 +Friday Gas & Oil, P.O. Box 84, Byrnedale, PA 15827-0084  
 14907566 +KML Law Group, PC, 5000 BNY Mellon Independence Center, 701 Market St.,  
 Philadelphia, PA 19106-1538  
 14907565 +Kathy Tornatore, 146 Gnome Ln., Centre Hall, PA 16828-8911  
 14907568 +NCB Management Services, Inc., P.O. Box 1099, Langhorne, PA 19047-6099  
 14907567 +National Payment Center, U.S. Department of Education, P.O. Box 105028,  
 Atlanta, GA 30348-5028  
 14907571 +Pressler, Felt & Warshaw, 7 Entin Rd., Parsippany, NJ 07054-5020  
 14907572 +Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577  
 14907573 +Radius Global Solutions, LLC, P.O. Box 390846, Minneapolis, MN 55439-0846  
 14907574 +Radius Global Solutions, LLC, P.O. Box 390900, Minneapolis, MN 55439-0990  
 14907576 +Reed Brothers, 9531 Clearfield Curwensville Hwy., Clearfield, PA 16830-3521

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: dhahn@nittanylaw.com Sep 05 2018 02:11:46 Donald M. Hahn,  
 Stover McGlaughlin Gerace Weyandt et al, 122 East High Street, Bellefonte, PA 16823  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 05 2018 02:12:15 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 05 2018 02:12:21  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 14907553 EDI: BANKAMER.COM Sep 05 2018 05:58:00 Bank of America, P.O. Box 982238,  
 El Paso, TX 79498  
 14907555 +EDI: CAPITALONE.COM Sep 05 2018 05:58:00 Capital One Bank, USA, NA, 10700 Capital One Wy/,  
 Richmond, VA 23060-9243  
 14907558 +EDI: WFNNB.COM Sep 05 2018 05:58:00 Comenity Bank - Peebles, P.O. Box 182789,  
 Columbus, OH 43218-2789  
 14907559 +EDI: CONVERGENT.COM Sep 05 2018 05:58:00 Convergent Outsourcing, P.O. Box 9004,  
 Renton, WA 98057-9004  
 14907560 +E-mail/Text: Supportservices@receivablesperformance.com Sep 05 2018 02:12:46 Dish Network,  
 c/o Receivables Performance, 20816 44th Ave. W, Lynnwood, WA 98036-7744  
 14907562 +E-mail/Text: data\_processing@fin-rec.com Sep 05 2018 02:12:00  
 Financial Recovery Services, Inc., P.O. Box 385908, Minneapolis, MN 55438-5908  
 14907564 +EDI: IRS.COM Sep 05 2018 05:58:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, Pennsylvania 19101-7346  
 14907569 +EDI: AGFINANCE.COM Sep 05 2018 05:58:00 OneMain Financial, P.O. Box 1010,  
 Evansville, IN 47706-1010  
 14907570 EDI: PRA.COM Sep 05 2018 05:58:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,  
 Norfolk, VA 23541  
 14907575 +E-mail/Text: Supportservices@receivablesperformance.com Sep 05 2018 02:12:46  
 Receivables Performance Management, LLC, P.O. Box 1548, Lynnwood, WA 98046-1548  
 14907577 +EDI: RESURGENT.COM Sep 05 2018 05:58:00 Resurgent Capital Services, P.O. Box 1269,  
 Greenville, SC 29602-1269  
 14907578 EDI: USBANKARS.COM Sep 05 2018 05:58:00 U.S. Bank, P.O. Box 108, St. Louis, MO 63166  
 14907581 E-mail/Text: vci.bkcy@vwcredit.com Sep 05 2018 02:12:30 Volkswagen Credit, P.O. Box 3,  
 Hillsboro, OR 97123  
 14907580 +EDI: VERIZONCOMB.COM Sep 05 2018 05:58:00 Verizon, 500 Technology Dr., Ste. 550,  
 Weldon Spring, MO 63304-2225  
 14907579 +EDI: VERIZONCOMB.COM Sep 05 2018 05:58:00 Verizon, P.O. Box 25505,  
 Lehigh Valley, PA 18002-5505

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14907557 Citibank, NA, c/o Crown Asset Management, LLC

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-7

User: aala  
Form ID: 309A

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Sep 04, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 06, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2018 at the address(es) listed below:

Donald M. Hahn on behalf of Debtor Nancy Jane Reed-Gates dhahn@nittanylaw.com  
Lisa M. Swope lms@nsslawfirm.com, mmh@nsslawfirm.com;pa73@ecfcbis.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 3